AMENDMENT TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application:

Listing of claims:

1-58. (Canceled)

59. (Currently Amended) A consumer loyalty program system comprising:

a list including a most-valued consumer;

a distribution system to distribute a recurring cash value benefit to <u>a</u> the most-valued consumer, the cash value benefit to be used at a retail store; and

<u>a point-of-sale device associated with</u> the retail store including means for accepting the <u>distributed</u>, recurring cash value benefit as a method of payment for one of goods and services;

wherein the most-valued consumer is selected from a plurality of consumers based on at least one of a net amount spent on purchases within a predetermined amount of time at the retail store by individual ones of the plurality of consumers, the retail store's gross profit margin on the purchases made by individual ones of the plurality of consumers, and a number of trips to the retail store made by individual ones of the plurality of consumers.

60-62. (Canceled)

63. (New) The system as recited in claim 59, wherein the recurring cash value benefit has the form of a paycheck.

- 64. (New) The system as recited in claim 59, wherein the recurring cash value benefit is distributed periodically on a monthly basis.
- 65. (New) The system as recited in claim 59, wherein the recurring cash value benefit is distributed periodically on a quarterly year basis.
- 66. (New) The system as recited in claim 59, wherein the distribution system distributes the recurring cash value benefit via the Internet.
- 67. (New) The system as recited in claim 59, wherein the distribution system distributes the recurring cash value benefit via an email message.
- 68. (New) The system as recited in claim 59, wherein the point-of-sale device is located within the retail store.